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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Stein et al.
Serial No. : 10/045,520 Examiner : XXX
Filed : October 26, 2001 Group Art Unit: 2123
For : SYSTEM AND METHOD FOR ESTIMATING CASH FLOW
AT RISK FOR A NON-FINANCIAL INSTITUTION

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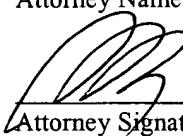
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Robert C. Scheinfeld
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Attorney Signature

Technology Center 2100

October 25, 2002
Date of Signature

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(c), applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449, which were cited in the International Search Report for the corresponding International Application No. PCT/US01/50932. A copy of the International Search Report and the cited references are attached.

The enclosed English language search report from the corresponding foreign application sets forth the relevance of the cited documents by indicating a category of the cited document, such as X, Y, or A. Therefore, under §609 of the Manual

NY02:410581.1

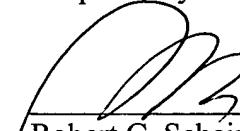
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of Patent Examining Proceedure, no further explanation is necessary for the foreign language document, Japenese Patent No. JP0200118873A, to be "made of record".

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that any of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicant determines that the cited documents do not constitute "prior art" under United States law, applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

Respectfully submitted,



Robert C. Scheinfeld
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Attorney for Applicant
212-408-2512

Enclosures